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4/19/06
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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Appl. No : 09/870,325
Applicant : David L. Cleary Neubert et al.
Filed : May 30, 2001
Title : PRICE IMPROVEMENT CROSSING SYSTEM

TC/A.U. : 3628
Examiner : Timothy M. Harbeck

Confirmation No. : 7702

Docket No. : 6208-019

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

RESPONSE TO THE OFFICE ACTION DATED OCTOBER 20, 2005

Enclosed herewith please find our Remarks in response to the October 20, 2005 Office action. Favorable reconsideration of the above-identified patent application in view of the following remarks is respectfully requested.

Remarks begin on page 2 of this paper.